

**UNITED STATES BANKRUPTCY COURT**DISTRICT OF MASSACHUSETTS  
WORCESTER DIVISIONIn re: STEVEN SHELBY  
FAITH SHELBY  
Debtor(s)

Case No.: 10-43757-HJB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Denise M. Pappalardo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2010.
- 2) The plan was confirmed on 08/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 09/13/2011, 10/03/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/05/2012.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 105,313.58.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$14,490.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$14,490.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$ .00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,053.78
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$1,053.78
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN INFOSOURCE LP	Unsecured	127.31	334.19	334.19	20.75	.00
BANK OF AMERICA	Secured	326,586.28	NA	NA	.00	.00
CANDICA, LLC	Unsecured	5,788.94	5,788.94	5,788.94	359.04	.00
CANDICA, LLC	Unsecured	13,612.36	13,979.61	13,979.61	867.05	.00
CAPITAL RECOVERY IV, LLC	Unsecured	NA	7,341.93	7,341.93	455.36	.00
CAPITAL RECOVERY IV, LLC	Unsecured	NA	9,111.95	9,111.95	565.14	.00
CAPITAL RECOVERY IV, LLC	Unsecured	NA	14,837.45	14,837.45	920.26	.00
CAPITAL RECOVERY IV, LLC	Unsecured	NA	9,591.52	9,591.52	594.89	.00
CAPITAL RECOVERY IV, LLC	Unsecured	NA	7,187.30	7,187.30	445.77	.00
CAPITAL RECOVERY IV, LLC	Unsecured	19,973.13	20,012.13	20,012.13	1,241.15	.00
CARDIOLOGY CONSULTANTS OF CENT	Unsecured	164.88	NA	NA	.00	.00
CHASE BANK	Unsecured	12,383.40	12,383.40	12,383.40	768.04	.00
CHASE BANK	Unsecured	15,912.00	15,912.88	15,912.88	986.93	.00
CITIBANK	Secured	8,536.31	NA	NA	.00	.00
CITIBANK	Unsecured	7,934.02	NA	NA	.00	.00

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DISCOVER BANK	Unsecured	11,634.54	11,634.54	11,634.54	721.60	.00
EAST BAY FUNDING, LLC	Unsecured	9,908.94	10,195.30	10,195.30	632.33	.00
EAST BAY FUNDING, LLC	Unsecured	7,154.86	7,372.53	7,372.53	457.26	.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,205.13	7,454.92	7,454.92	462.37	.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,934.00	7,934.02	7,934.02	492.09	.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,763.97	11,763.97	11,763.97	729.62	.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	9,771.18	NA	NA	.00	.00
HSBC BANK NEVADA	Unsecured	5,562.38	NA	NA	.00	.00
HSBC BANK NEVADA, N.A.	Unsecured	2,326.15	3,538.02	3,538.02	219.44	.00
HSBC HOUSEHOLD BANK	Special	NA	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	Priority	4,333.46	4,056.85	3,616.22	1,456.48	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	440.63	440.63	27.35	.00
MIDDLESEX SAVINGS BANK	Secured	53,876.34	53,876.34	53,876.34	.00	.00
MIDLAND CREDIT MANAGEMENT, INC.	Unsecured	1,933.90	2,048.36	2,048.36	127.07	.00
MIDLAND FUNDING, LLC	Unsecured	2,328.41	2,444.28	2,444.28	151.61	.00
MILFORD WHITINSVILLE REGIONAL HO	Unsecured	172.62	NA	NA	.00	.00
MILFORD WHITINSVILLE REGIONAL HO	Unsecured	676.51	NA	NA	.00	.00
MILFORD WHITINSVILLE REGIONAL HO	Unsecured	689.19	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,333.60	10,596.34	10,596.34	657.21	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	669.94	798.18	798.18	49.52	.00
TERRY OIL EXPRESS	Unsecured	458.91	NA	NA	.00	.00
TERRY OIL EXPRESS	Unsecured	772.00	NA	NA	.00	.00

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VERIZON	Unsecured	449.41	449.41	449.41	27.89	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	53,876.34	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>53,876.34</b>	<b>.00</b>	<b>.00</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	3,616.22	1,456.48	.00
<b>TOTAL PRIORITY:</b>	<b>3,616.22</b>	<b>1,456.48</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

193,151.80 11,979.74 .00

**Disbursements:**

Expenses of Administration:	\$1,053.78
Disbursements to Creditors:	\$13,436.22

**TOTAL DISBURSEMENTS:**

\$14,490.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 09/28/2012By: /s/Denise M. Pappalardo  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.